



9.0002

Omni Score; 85CM-00121

RECEIVED

NOV 8 2004

GROUP 3600

PATENT

3624  
\$  
4'

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Palmgren et al.

Serial No.: 09/671,005

Filed: September 27, 2000

For: METHODS AND APPARATUS FOR  
UTILIZING A PROPORTIONAL  
HAZARDS MODEL TO EVALUATE LOAN RISK

Group: 3624

Examiner: Weisberger, Richard C.

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on the date set forth below:

Signed: 

Name: Jay M. Brown

Date: October 29, 2004

Durham, North Carolina  
October 29, 2004

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

AMENDMENT

Sir:

Please amend the above identified application as follows.

11/03/2004 FMETEKI1 00000006 09671005

01 FC:1201  
02 FC:1202

88.00 OP  
18.00 OP